REMARKS

The Applicant has amended claims 84-99 as suggested by the Examiner canceling references to "enabling" and adding terms ""simultaneously displaying" and "inserting". The Applicant respectfully requests the Examiner's permission to enter these amendments since a new search is not required.

In regard to claims 87-89, 95-97, 103 and 111-113 the Examiner states:

"Regarding claims 87-89, 95-97, 103 and 111-113, the Examiner first notes that the preamble has not been given patentable weight because the recitation occurs in the preamble. A preamble is generally not accorded any patentable weight where it merely recites the purpose of a process or the intended use of a structure, and where the body of the claim does not depend on the preamble for completeness but, instead the process steps or structural limitations are able to stand alone. See In re Hirao, 535 F2d.67, 190 USPQ 15 (CCPA 1976) and Kropa v. Robie, 187 F2d 150, 152, 88 USPQ 478, 481 (CCPA1951)."

First, did the Examiner intend to apply this objection to all of Applicant's claims or just the claims stated by the Examiner? In applying the law cited by the Examiner, it should be noted that the limitations in the bodies of Applicant's claims do not depend on the preambles for completeness, but in contrast stand alone. In his arguments the Applicant has quoted only the limitations in the bodies of his claims and then has only argued these limitations to distinguish his invention over the prior art. The applicant has not recited or argued any of the language in the preambles to distinguish his claims over the prior art. In re Hirao, which is somewhat complex, involves essentially a three step process of preparing sweetened drinks wherein all three steps claimed were recited in the body of the claim. The first two steps were unobvious and the third step was obvious (merely adding the additive to the drink). The court held that the first two limitations did not trigger a product by process limitation which resulted in all three steps being considered as limitations in the claims. In Kropa v. Robie "an abrasive article" was recited in the preamble, but not in the body of the claim. The court held that "an abrasive article" was a limitation of the claim because it was not recited in the body of the claim. If the Examiner persists in this objection, the Applicant respectfully requests that the Examiner specify what limitations in the preambles raise this issue. The Applicant is not relying on his preambles for patentability, but instead is relying on his limitations in the bodies of the claims.

The rejection of claims 87-89, 95-97, 103-105 and 111-113 under 35 USC 112, second paragraph is respectfully traversed. In support of this rejection the Examiner states that the phrase "unsorted transactions" renders the claims indefinite. The Examiner refers to Applicant's Fig. 3 as an example of a sorting. The applicant agrees that it is possible that sorting has taken place in Fig. 3. The transactions 1, 2 and 3 in the Creditor's screen (Fig. 3) may have been sorted by the Creditor, such as sorting for all transactions regarding John Doe. Alternatively, however, the Creditor may have entered each of the transactions 1, 2 and 3 without sorting. The difference is immaterial. These same transactions 1, 2 and 3 appear in Applicant's Fig. 4 and here again they may or may not have been sorted. The point is that the transactions in Figs. 3 or 4 are unsorted compared to the sorting that Applicant implements with his invention which is inclusive of going from sorting to further sorting. The criteria, such as Invoice No. and Date of Purchase, may be used for a prior sorting which is not part of Applicant's invention. The Applicant uses new criteria, of his own choosing, such as "Ash St." as a basis for his sorting.

The rejection of claims 84-115 over Chiasson in view of Kitchen is respectfully traversed. Amended claim 84 is distinguished over these references by reciting:

"simultaneously displaying said plurality of unsorted transactions on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction and having at least one open field open for insertion of a category item pertinent to the unsorted transaction;"

This is shown in Fig. 4 where the plurality of unsorted transactions 1, 2 and 3 are simultaneously displayed on the debtor's computer screen wherein each unsorted transaction has at least one open field open for insertion of a category item. The open fields are in the "Cat." and "Exp." columns and have been filled except for the open fields in the "Exp." column for transactions 2 and 3. This operation is explained in Applicant's specification from page 10, line 11 to page 11, line 1. In this regard the Examiner relies of Chiasson wherein he states:

"Chiasson teaches upon one or more commands by the debtor, enabling the debtor to insert a plurality of category items selected by the debtor in selected open fields associated with the transactions and display respective selected fields filled with selected category items on the debtor's computer screen (page 11, paragraphs 107-109)"

The Applicant respectfully disagrees with the Examiner. The display 54 in Fig. 2 of Chiasson

has open fields 250 but these fields are dedicated to specific types of information regarding details of the purchases just like the specific types of information in all columns in Applicant's Fig. 4 except "Cat." and "Exp". Chiasson's bill categories may include "utilities, credit cards, car payments and landscaping services", however each of these categories has a respective bill template. For instance, if the bill category is utilities there is a bill template for a utility. At the end of paragraph 0109 a new bill category can be created and then a new bill template is made for that category. It should be noted that the bill template in Chiasson is already categorized and there is no way to change it. This is because each category item, such as utilities, has it's own bill template and if another category is desired the debtor has to pull up another bill template. As stated in the first part of paragraph 0110 billing information in the billing files is changed via the bill template just like it is done for the item template in the shopping service module. According to paragraph 0112 the bill template and bill file can be edited, but there is no teaching of a bill file having an open field for inserting a category item. The bill templates are displayed one at a time in frame 54 of Fig. 2 of Chiasson and multiple bills are displayed in frame 56. Any changes in either one of these displays is simply for the purpose of updating information in the fields. As with the shopping service module (e-catalog) portion of Chiasson the bill paying portion of Chiasson does not teach simultaneously displaying a plurality of unsorted transactions, as shown in Applicant's Fig. 4, which have open fields for the insertion of category items.

Claim 84 is further distinguished over Chiasson by reciting:

"upon one or more commands by the debtor, inserting a plurality of the category items selected by the debtor in selected open fields associated with said at least some of the unsorted transactions and displaying respective selected fields filled with selected category items on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions;"

This is shown in Fig. 4 where a plurality of category items, such as "Ash St.", "C&M", "Charity" and "Auto" have been inserted in open fields for the unsorted transactions 1, 2 and 3. This operation is described in Applicant's specification from page 10, line 20 to page 11, line 1 wherein it is stated:

"For instance, if line item number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select

cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1. Optionally, if the product or services under the Product/Services column qualified as repair or management then one of these items would be selected by voice activation or by the mouse to appear under the expense column for item number 1. As a further example, if line item number 2 and charitable contribution is selected then something like charity would appear under the category column for line item number 2. If line number 3 and auto expense are selected then something like auto would appear under the category column for line item number 3."

There is no teaching in Chiasson of displaying selected fields filled with selected category items on the debtor's computer screen simultaneously with the simultaneous display of the plurality of unsorted transactions.

Claim 84 is still further distinguished over Chiasson by reciting:

upon one or more commands by the debtor sorting the unsorted transactions that are simultaneously displayed on the debtor's computer screen by one or more of the category items selected by the debtor and simultaneously displaying the unsorted transactions sorted by said one or more of the category items on the debtor's computer screen.

This is shown in Figs. 4 and 6 wherein in Fig. 4 the unsorted transactions 1, 2 and 3 that are simultaneously shown on the debtor computer screen are sorted and displayed in Fig. 6. This operation is described in Applicant's specification on page 11, lines 2-9 wherein it is stated:

"Once this is accomplished the debtor may then select the sort all function by saying "sort all" or by clicking on the Sort All button which causes the computer to sort items 1, 2 and 3 by the category items under the category column.

The result shows up on the video screen 302 in Fig. 6 taking the place of the information shown on the video screen 302 in Fig. 4. After sorting, the video screen 302 in Fig. 6 shows the result of the sort as Item Number 2 under Charitable Contributions, nothing under Real Property Tax, Item Number 1 under cleaning and maintenance (C & M) for the Rental at Ash Street and Item Number 3 under Auto Expense."

In support of his position the Examiner refers to page 12, paragraphs 0111 and 0114 of Chiasson and states:

"and upon one or more commands by the debtor enabling the debtor to sort the transactions by one or more category items selected by the debtor and display the transactions sorted by said one or more category items on the debtor's computer screen"

Paragraph 0111 teaches providing a view of only a specific bill for the user and there is no teaching of any sorting. In paragraph 0114 it is stated:

"the sort and exclude operations provided by the bill payment module 110 differ from those

-21-

provided by shopping service module 102 in that they are specific to bill paying. In this regard the sort operations provided by bill payment module 110 include sort by balance amount, sort by URL of the payment site25 and sort by date the bill was added or modified."

There is no teaching in paragraph 0114 of sorting by any new categories. Apparently, Chiasson can sort the bills by a fixed type of billing info such as balance amount and these will be shown in frame 56 of Fig. 2. An example is that Chiasson could create a bill template in display 54 for "Ash St." and display in display 56 all templates regarding "Ash St.". This is not Applicant's invention. In Applicant's invention a plurality of unsorted transactions are simultaneously displayed with one or more sort sensitive fields (Fig. 4) and the unsorted transactions are then sorted and displayed (Fig. 6) according to one or more of the sort sensitive fields.

More specifically, Chiasson has no open fields where sort information, such as "Ash St.", "Charity" and "Auto" can be inserted to govern the sorting of his transactions. Each of Chiasson transactions has predetermined fields (Fig. 2 and 0107) with each field being identified by a fixed type of information, such as "URL" or balance due. Chiasson then sorts his transactions by one of the fixed types of information for his transactions, as selected by Chiasson, such as balance due (0114). In contrast Applicant inserts info of Applicants own choosing, such as "Ash St.", "Charity" and "Auto" in his open fields, as shown in Fig. 4, to sort the transactions 1, 2 and 3 by the inserted info. Applicant's inserted info is not associated with a predetermined type of information as is shown in Chiasson's display 56 in Fig. 2.

It should be noted for the record that Applicant's transactions 1, 2 and 3 in Fig. 4 may also have fields which are identified by fixed types of information such as "Item No.", "Date of Purchase", "Name of Creditor", "Inv. No.", "Inv. Date", "Product/Services", "Amt. Due", "Due Date", "Amt. Paid", "Date Paid", and "Bal" and to that extent Applicant's and Chiasson's inventions are similar. However, it is important to note that the distinguishing difference between Chiasson's and Applicants's inventions is that the Applicant has open fields under the column heading "Cat". Whatever is inserted in one or more of the open fields under "Cat." governs the sorting of the transactions 1, 2 and 3. Hypothetically, if the teachings of Chiasson were to be applied to Applicant's transactions in Fig. 4, the transactions 1, 2 and 3 would be

sorted merely by one of the fixed types of information, such as "Date of Purchase". *Chiasson does not allow the user to insert new types of information, regarding the transactions, such as "Ash St.", "Charity" and "Auto", as shown in Applicant's Fig. 4, and then sort the transactions by these new types of information. The bottom line is that Applicant's invention has sort sensitive open fields which are not taught by Chiasson.* (Emphasis added)

In regard to Kitchen the Examiner states:

"Kitchen teaches enabling a simultaneous display of said plurality of unsorted transactions on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction and having at least one open field open for insertion of a category item pertinent to the unsorted transaction (Fig. 8 and Fig. 9C' column 12, lines 55-65 and column 14, lines 33-45"

Column 13, lines 6-11 of Kitchen refers to Fig. 8 where the debtor can select a category, such as "unpaid bill" at 870 in Fig. 8 and the unpaid bills will be displayed in Fig. 9B as explained in column 14, lines 16-32. Column 14, lines 57-62 refer to Fig. 9C where apparently categories of billers can be scrolled and selected in block 996. So apparently, if "unpaid bills" is selected in block 996 of Fig. 9C the unpaid bills are displayed in screen 960. This presentation is similar to Fig. 9B except more information regarding each biller is displayed in Fig. 9C. Fig. 14, which is discussed in column 17, lines 17-29, permits the debtor to establish various "categories of billers". Apparently, if the debtor establishes a category of "unpaid bills" it can then be selected in block 870 of Fig. 8 to get a plurality of unpaid bills in screen 930 in Fig. 9B or selected in block 920 in Fig. 9A to get a plurality of unpaid bills in screen 900 or selected in block 996 of Fig. 9C to get the plurality of unpaid bills in screen 960. The operation of Kitchen is then that the debtor creates a category in Fig. 14 and then selects the category in either Figs. 8, 9A or 9C. This is quite unlike applicants invention as claimed in claim 84 where a plurality of unsorted transactions are simultaneously displayed on the debtor's screen with fields for the insertion of category items and then the unsorted transactions are sorted by one or more of the category items and simultaneously displayed on the debtor's screen. Further in regard to Fig. 9C of Kitchen the Examiner states:

"Examiner notes that the bills listed in fig. 9C enables a simultaneous display of unsorted

-23-

bill and that they contain the 'status' filed, which allows for inserting categories such as 'unpaid'. This 'unpaid' can then be used to categorize/sort the bills."

Column 14, lines 42-45 state:

"The status may, for example, be indicated as unpaid, as being processed if payment has been previously directed by the payor, or as on hold if the bill has been previously questioned by the payor."

This statement by Kitchen does not teach that the user can insert the terms "unpaid", "being processed" or "hold" in the fields under "Status" in Fig. 9C. The statement merely teaches that such terms are "indicated" in these fields. An example of this teaching are the indicators 990 (*) under "Status" in Fig. 9C. This is addressed in Column 14, lines 39-41 and column 15, lines 9-20 which refer to Fig. 10A. The user can authorize payment for billers identified by an asterisk 415 in Fig. 4. Fig. 4 shows the asterisk 415 and column 10, line 66 to column 11, line 1 states that the asterisk means "billers whose bills can be received electronically". The billers info is then displayed as an asterisk 990 under "Status" in Fig. 9C. The point is that the info under the "Status" column is merely transaction data regarding the bills and is not info inserted for sorting the bills. In contrast the Applicant has the flexibility of entering any info regarding the transactions that the Applicant believes to be pertinent to and wants to use to sort the transactions.

Even though Kitchen does not teach the flexibility of entering any info in the fields under "Status", let's assume, as an example, that the info "Ash St.". "Charity" or "Auto" are inserted in Kitchen's fields under "Status". Nothing would happen because this info has nothing to do with status. In contrast if Applicant enters even the symbol of an asterisk ("*") in any of his fields under "Cat." the Applicant's transactions can now be sorted by "*". Kitchen does not simultaneously display a plurality of unsorted transactions with sort sensitive open fields for the insertion of user selected category items for the purpose of sorting the bills by the category items.

Amended claim 92 and claims 100 and 108 are considered to be patentable over the references for the same reasons as given for claim 84.

Amended claim 85, which is dependent upon claim 84, is further distinguished over the references by reciting:

"simultaneously with said simultaneous display of said plurality of unsorted transactions

on the debtor's computer screen, displaying said plurality of category items as a simultaneous display of category item buttons on the debtor's computer screen with each category item button corresponding to a respective category item so that the debtor can activate selected category item buttons for selecting and simultaneously displaying said selected category items in said selected open fields on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions."

This is shown in Fig. 4 where the primary category buttons "A. Charitable Contribution", "B. Real Property Tax", "C. Rental at Ash St." and "D. Auto Expense" and secondary category buttons "Home", "C&M", "Repair" and "Mgt." are simultaneously displayed on the debtor's screen. In this regard the Examiner refers to page 11, paragraph 109 of Chiasson. Paragraph 109 of Chiasson teaches that each category item is required to have a bill template and the bill templates are employed to create a listing of bills that fit a category. Chiasson does not simultaneously display category item buttons simultaneously with the plurality of unsorted transactions as shown in Fig. 4 nor are there open fields associated with his transactions where category items can be inserted by clicking on the selected category buttons. Next the Examiner refers to Figs. 8 and 9A and column 13, line 1-25 and column 13, lines 48 through column 14, line 15 of Kitchen. Kitchen has buttons in his various displays, such as that shown in Figs. 8, 9A, 9B and 9C, but these buttons are not employed for entering information in open fields. An example are the buttons 992a, 994a, 996a and 998a in Fig. 9C. None of these buttons nor any of the other buttons in Fig. 9C can add information to any field, such as the fields under "Status". Kitchen does not teach simultaneously with a simultaneous display of unsorted transactions, as shown in Applicant's Fig. 4, simultaneously displaying the category items as category item buttons so that the debtor can insert the category items in open fields associated with the unsorted transactions.

Amended claim 93 and claims 101 and 109 are considered to be patentable over the references for the same reasons as given for claim 85.

Amended claim 86, which is dependent upon claim 85, is further distinguished over Kitchen by reciting:

"wherein said simultaneous display of unsorted transactions displays rows of line items on the debtor's computer screen with each line item representing an unsorted transaction and with the rows of line items having transaction data columns and at least one category item

-25-

column wherein the transaction data columns have fields filled with said transaction data and said at least one category item column has a plurality of said open fields;

upon the debtor activating a selected line item and then activating a selected category item button, filling the open field for the selected line item with the category item corresponding to the selected category item button."

This is shown in Applicant's Fig. 4 where the plurality of unsorted transactions are simultaneously displayed on the debtor's screen as rows of lines items 1, 2 and 3 with the rows having a category item column, such as "Cat." and or "Exp." with open fields. This is described in Applicant's specification from page 10, line 11 to page 11, line 1. In this regard the Examiner relies upon the teaching in Fig. 9C of Kitchen. Kitchen does not simultaneously display a plurality of category buttons nor does he display any of the rows of billers in fig. 9C with category item columns with open fields. In contrast Kitchen selects a category in block 996 via button 996a and then that category of billers is displayed in Fig. 9C. None of the buttons in Fig. 9C add any information to any of the fields under "Billers Names", Total Amount Due", Minimum Amounts Due", Due Dates", or "Status". As recited in the last part of claim 86 the Applicant fills his open fields in the category column(s) with category items which is not taught by Kitchen.

Amended claim 94 and claims 102 and 110 are considered to be patentable over the references for the same reasons as given for claim 86.

Amended claim 87, which is dependent upon claim 84 is further distinguished over the references by reciting:

wherein said each unsorted transaction of at least of some of the unsorted transactions, that has said at least one open field, has primary and secondary fields open for insertion of primary and secondary category items respectively pertinent to the unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

upon commands by the debtor inserting primary and secondary category items in said primary and secondary fields respectively associated with each of at least some of the transactions for displaying said primary and secondary fields filled with said primary and secondary category items respectively on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands by the debtor sorting the unsorted transactions by said at least said primary and secondary category items selected by the debtor and simultaneously display the unsorted transactions sorted by said primary and secondary category items on the

-26-

debtor's computer screen.

As shown in Applicant's Fig. 4, the primary and secondary category item items are inserted in open fields in the simultaneous display of the unsorted transactions, as shown in Fig. 4, and are sorted by the primary and secondary category items as shown in Fig. 6 as discussed hereinabove. See also Applicant's specification from page 10, line 11 to page 11, line 12. In Fig. 9C of Kitchen none of the bills can be tagged with any category item which leaves Kitchen without any teaching of tagging any bill with a primary category item nor a secondary category item button. In contrast a category is selected in block 996 and then all of the bills related to that category are displayed in screen 960. There is no sorting by either primary category or primary and secondary categories which are inserted in open fields corresponding to the unsorted transactions. In regard to these claims the Examiner states:

"Regarding claims 87-89, 95-97, 103-105 and 111-113, Chiasson in view of Kitchen teaches the use of categories for labeling bills and viewing bills."

The Examiner has not addressed the insertion of secondary categories in secondary fields which results in a primary and secondary sorting as shown in Fig. 6.

Amended claims 95 and claims 103 and 111 are considered to be patentable over the references for the same reasons as given for claim 87.

Amended claim 88, which is dependent upon claim 87 is further distinguished over the references by reciting:

simultaneously with said simultaneous display of said plurality of unsorted transactions displaying said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and
upon the debtor activating selected primary and secondary category item buttons displaying the selected primary and secondary category items in selected primary and secondary fields respectively on the debtor's computer screen.

This is shown in Fig. 4 where the primary and secondary category items are shown, as explained above, which are simultaneously displayed with the plurality of unsorted transactions with each secondary category item button being associated with a primary category item button, as shown

by the line interconnecting secondary category item button "Home" with primary category item button "B. Real Property Tax" and with the lines interconnecting the secondary category item buttons "C&M", "Repair" and "Mgt." with primary category item button "C. Rental at Ash St.". There is no equivalent structure taught in either Chiasson or Kitchen alone or in combination. Again the Examiner has not addressed the Applicant's primary and secondary sorting.

Amended claim 96 and claims 104 and 112 are considered to be patentable over the references for the same reasons as given for claim 88.

Amended claim 89, which is dependent on claim 88, is further distinguished over the references by reciting:

wherein said simultaneous display of said plurality of unsorted transactions displays rows of line items on the debtor's computer screen with each line item representing an unsorted transaction and with the rows of line items having transaction data columns and at least primary and secondary category item columns wherein the transaction data columns have fields filled with said transaction data and the primary and secondary category item columns have said primary and secondary fields respectively; and
upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, filling the primary or secondary field in the primary or secondary category column respectively for the selected line item with the category item corresponding to the selected primary or secondary category item button.

Claim 89 is further distinguished over the references by reciting that the rows have primary and secondary item columns as shown at "Cat." and "Exp." respectively in Fig. 4. Again, this primary and secondary sorting has not been addressed by the Examiner.

Amended claim 97 and claims 105 and 113 are considered to be patentable over the references for the same reasons as given for claim 89.

Claim 90, which is dependent on claim 84 is considered to be distinguished over the references for the same reasons as given for claim 84 hereinabove. Claims 98, 106 and 114 are considered to be patentable over the references for the same reasons as given for claim 90

Claim 91 is distinguished over the references by reciting:

displaying said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions;
upon the debtor activating the monetary funding activity button, displaying an account balance in a monetary funding account with said at least one monetary funding activity on the

debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

displaying on said computer screen a payment approved button simultaneously with said simultaneous display of said plurality of unsorted transactions so that after the account balance is displayed, the debtor can select an unsorted transaction and activate the payment approved button to pay the bill associated with the selected unsorted transaction.

One or more monetary funding activities are displayed as buttons "Bank A" and/or "Bank B" in Fig. 4 simultaneously with the unsorted transactions 1, 2 and 3 and the balance for "Bank A" and/or "Bank B" can be displayed by the debtor simultaneously with the unsorted transactions 1, 2 and 3. This is described in Applicant's specification from page 8, line 23 to page 9, line 1 wherein it is stated:

"In the operation of the system shown in Fig. 4 the debtor employs his computer for making the screen presentation shown in the video screen 302. He reviews items 1, 2 and 3 for payment and if he selects item number 1 for payment, he may say "item one" which activates the line item for item 1 or he may click item number 1 with his mouse. This then enables line item number 1 for processing by the debtor. The debtor may then desire to review his bank balance before making payment and this may be done by either saying "Bank A" or "Bank B" or clicking on the Bank A or Bank B button with his mouse. This will automatically send a request for the bank balance to the selected bank via E-Mail whereupon the bank's computer will automatically send the balance via E-Mail to the debtor's computer whereupon the balance will be displayed in the balance button. If the debtor is satisfied with his balance he may say "payment approved" or click the payment approved button with his mouse whereupon the debtor's computer 300 will send amount due approval data to the bank's computer via E-Mail."

The "via E-Mail" referred to in this quote can be via a web site as explained in Applicant's "Preliminary Amendment" filed concurrently with the application. Neither the references nor the financial arts teach or suggest *displaying the bank(s) and balance(s) on the screen simultaneously with the plurality of unsorted transactions* so that the debtor can activate the "Payment Approved" button for paying a bill (emphasis added). In the prior art the debtor has to go to a web site for his bank and look up his balance and then go back to the transaction screen. The Applicant has overcome the present problem of lack of info on the bank and bank balance by having this info displayed along with a payment button on the screen simultaneously with the display of the plurality of unsorted transactions so that the debtor can pay his bills with the assurance there is sufficient funds in the bank to make the one or more payments. In this regard the Examiner states:

-29-

"Official notice is taken that viewing account balances before paying bills is old and well known in the financial arts. Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Chiasson in view of Kitchen to allow for viewing the account balance before paying the bills because it allows a check to see if there is sufficient funds to cover the bill amount."

The prior art teaches going to another location or screen other than where the plurality of transactions are located in order to get an account balance in a particular bank and then coming back to the location of the plurality of transactions and paying one or more of the amounts due if sufficient funds are in the bank. In contrast Applicant teaches showing the account balance in a selected bank simultaneously with the plurality of transactions as shown in Applicant's Fig. 4.
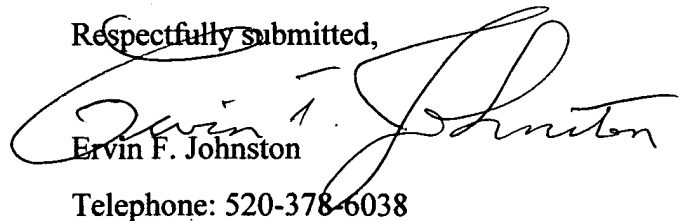
Amended claim 99 and claims 107 and 115 are considered to be patentable over the references and prior art for the same reasons as given for claim 91.

CONCLUDING REMARKS

The Examiner has not met the broad aspect of Applicant's invention, namely: simultaneously displaying a plurality of files wherein each file has fields filled with data and at least one field that is sort sensitive so that when any entry is made in the sort sensitive field the files can be sorted according to that entry. This sorting function can be applied to any type of file, such as purchases, personnel records, medical records, etc.

Should the Examiner have any questions regarding this document the Examiner is respectfully requested to contact the undersigned at **520-378-6038.**

Respectfully submitted,

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-30-